



ABN 18 135 700 766

APPLICATION FOR DIRECT DEBIT

OFFICE USE ONLY

DATE RECEIVED _____ STAFF _____

Ph: 1300 007 703

Fax: 03 9645 5464

ACCOUNT NO: _____

I/We

Title	Surname	Given Name/s
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Company Name (if applicable)	ABN / ACN
<input type="text"/>	<input type="text"/>

Address

Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

authorise and request TELKO PTY LTD (User ID No 362616) ("Debit User"), until further notice in writing, to arrange for my/our account (as described in the Schedule below) to be debited through the Bulk Electronic Clearing System (CS2) as specified below, provided that if no amount is specified, the account may be debited with any amounts which I/we must pay to the Debit User under the arrangements

SCHEDULE

Bank Account Details: (where monies will be direct debited from)

Note: Direct Debiting is not available on all accounts. If in doubt, refer to your financial institution

Account in the Names of: _____

Financial Institution Name _____ Financial Institution Address: _____

BSB _____ Account No. _____

Frequency Monthly

Arrangements under which payments are to be made: _____

Credit Card Details: (where monies will be direct debited from)

Nil credit card fees for direct debit with the exception of American Express at 1.9%

VISA
 Mastercard
 American Express

Name appearing on Credit Card _____

Card Number _____ Expiry Date: _____

Signatures: _____ Date: _____

ACKNOWLEDGEMENT

I/We have read the Direct Debit Service Agreement attached and agree to its terms. I/We request that this Direct Debit Request remain in force until cancelled, deferred or otherwise altered in accordance with the Direct Debit Request Service Agreement. I/We confirm the account/credit card details set out above, are correct and that this Direct Debit Request is signed by the number of authorised signatories required by the financial institution where my/our account is held.

Customer's Signature:

Date:

Customer's Signature:

Date:

DEBIT USER'S NAME: TELKO PTY LTD. DEBIT USER ID: 362616

THIS AGREEMENT SETS OUT THE TERMS ON WHICH WE ACCEPT AND ACT UNDER THE DIRECT DEBIT REQUEST ("DDR") YOU GIVE US TO DEBIT AMOUNTS FROM YOUR NOMINATED ACCOUNT THROUGH THE BULK ELECTRONIC CLEARING SYSTEM (CS2).

PLEASE ENSURE THAT YOU KEEP A COPY OF THIS AGREEMENT AS IT SETS THE RIGHTS AND OBLIGATIONS YOU HAVE BY GIVING US YOUR COMPLETED DDR.

OUR COMMITMENT TO YOU

1. We will advise you, in writing, the details of Telko's repayment plan drawing arrangements (amount-frequency-commencement date) at least 7 calendar days prior to the first drawing.
2. We will only draw money out of your nominated account in accordance with the terms of your DDR. We will not issue individual confirmation of payments made. Account payments will appear on the following monthly bill.
3. We will give you at least 14 days' written notice if we propose to vary details of this arrangement, including the amount and frequency of payments.
4. If a debit payment falls due on any day which is not a business day, the payment will be made on the next business day. If you are uncertain as to when a debit payment will be processed, please check with the financial institution at which your nominated account is held.
5. We reserve the right to cancel the Telko Direct Debit service drawing arrangements if three or more drawings are returned unpaid by your nominated Financial Institution & to arrange with you an alternate payment method.
6. Except to the extent that disclosure is necessary in order to process debit payments, investigate and resolve disputed transactions or is otherwise required by law, we will keep details of your account and payments confidential.

YOUR COMMITMENT TO US

7. By signing the DDR, you warrant and represent that you are duly authorised to request the debiting of payments from the account described in the Schedule of the DDR.
8. You should ensure that the account details given in the Schedule of the DDR are correct by checking them against a recent statement from the financial institution at which the account is held.
9. As direct debiting is not available on the full range of accounts at all financial institutions, you should check with your financial institution that your nominated account can accept direct debits before completing the DDR.
10. Debit payments will be made when due. It is your responsibility to have sufficient cleared funds available in the account to be debited to enable debit payments to be made in accordance with the DDR.
11. You should advise us immediately if your nominated account is transferred or closed or if your account details change.

CHANGING THE DIRECT DEBIT ARRANGEMENTS

12. If you wish to:
 - defer or stop an individual debit payment;
 - alter any of the details referred to in the Schedule (eg changing the nominated account number); or
 - cancel the payments completely,

you must provide us with at least 7 days notice and either telephone us on 1300 007 703 or write to us at PO Box 377, Prahran VIC, 3181. Requests to stop an individual debit payment or cancel the payments completely may also be directed to the financial institution at which your nominated account is held.

DISPUTED PAYMENTS

13. You may dispute a payment we make under your DDR. You can contact us by phoning our Customer Support Team on 1300 007 703 with details of the payment you are disputing and the reasons for the dispute. We shall endeavour to resolve any dispute within 7 days. You may also dispute payments through the financial institution at which your nominated account is held.
14. We will deal with any dispute under clause 12 of this agreement as follows:
 - We will investigate the dispute and if it is found the payment was debited in error, we will refund you the disputed amount within 7 days.
 - Where it is found the disputed amount has been debited correctly and in accordance with the DDR, we will notify you of that outcome within 7 days.

OTHER INFORMATION

15. If your financial institution rejects any of our attempts to debit your account in accordance with your DDR, we will:
 - charge you for any fees charged to us by our financial institution as a result of the reject. We will contact you within the next business day to discuss a re-attempt to draw on the funds from your account in accordance with your DDR, or arrange alternative methods of payment.